

Information to identify the case:

Debtor 1	<u>James J Waechter</u>	Social Security number or ITIN	xxx-xx-3432
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Stacy A Waechter</u>	Social Security number or ITIN	xxx-xx-5744
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 14-34674-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James J Waechter

Stacy A Waechter
aka Stacey A Waechter, aka Stacy A Shaman

10/8/19

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 James J Waechter
 Stacy A Waechter
 Debtors

Case No. 14-34674-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 20

Date Rcvd: Oct 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 10, 2019.

db/jdb +James J Waechter, Stacy A Waechter, 215 Silver Lake Rd, Bridgeton, NJ 08302-6019
 515214416 +Discover Bank, PO Box 30416, Salt Lake City, UT 84130-0416
 515218715 +PNC BANK, N/A, P O BOX 94982, CLEVELAND OHIO 44101-4982
 515214419 +PNC Bank, PO Box 5570, Cleveland, OH 44101-0570
 518459566 +PNC Bank, National Association, KML Law Group, P.C., 216 Haddon Avenue, Suite 406,
 Westmont, NJ 08108-2812
 515214420 PNC Mortgage, POB 1366, Pittsburgh, PA 15230-1366
 515423887 +Upper Deerfield Township Tax Office, c/o Bertram & Haag, L.L.C., 56 Fayette Street,
 P.O. Box 257, Bridgeton, NJ 08302-0195
 515214422 Upper Deerfield Twp, 1325 Rte 77, POB 5098, Seabrook, NJ 08302-0698

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 09 2019 00:20:16 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 09 2019 00:20:14 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515333398 EDI: BL-BECKET.COM Oct 09 2019 03:48:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 515214415 +EDI: CHASE.COM Oct 09 2019 03:48:00 Cardmember Service, PO Box 15153,
 Wilmington, DE 19886-5153
 515225924 +EDI: DISCOVERPL Oct 09 2019 03:48:00 Discover Personal Loans, PO Box 30954,
 Salt Lake City, UT 84130-0954
 515214417 EDI: IRS.COM Oct 09 2019 03:48:00 IRS, POB 7346, Philadelphia, Pennsylvania 19101-7346
 515214418 +E-mail/Text: bncnotices@becket-lee.com Oct 09 2019 00:19:34 Kohl's, PO Box 2983,
 Milwaukee, WI 53201-2983
 515432572 EDI: PRA.COM Oct 09 2019 03:48:00 Portfolio Recovery Associates, LLC,
 c/o Bed Bath & Beyond, POB 41067, Norfolk VA 23541
 515235644 EDI: RMSC.COM Oct 09 2019 03:48:00 Synchrony Bank,
 c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 515214421 EDI: USBANKARS.COM Oct 09 2019 03:48:00 U.S. Bank, PO Box 790408, St. Louis, MO 63179
 516842034 EDI: ECAST.COM Oct 09 2019 03:48:00 eCAST Settlement Corporation, PO Box 29262,
 New York NY 10087-9262
 515380081 EDI: ECAST.COM Oct 09 2019 03:48:00 eCAST Settlement Corporation, assignee,
 of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515222903* +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982
 cr ##+Upper Deerfield Township, c/o Bertram & Haag, L.L.C., 56 Fayette Street, P.O. Box 257,
 Bridgeton, NJ 08302-0195

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 10, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 20

Date Rcvd: Oct 08, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 8, 2019 at the address(es) listed below:

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Kevin Gordon McDonald on behalf of Creditor PNC Bank, National Association
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Rebecca J. Bertram on behalf of Creditor Upper Deerfield Township rebeccajbertram@gmail.com
Terry Tucker on behalf of Joint Debtor Stacy A Waechter terrytucker@comcast.net
Terry Tucker on behalf of Debtor James J Waechter terrytucker@comcast.net

TOTAL: 7